
State: Arkansas **Filing Company:** Guarantee Trust Life Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.006 Plan F (Basic)
Product Name: Individual Standardized Medicare Supplement Rate Filing
Project Name/Number: /

Filing at a Glance

Company: Guarantee Trust Life Insurance Company
Product Name: Individual Standardized Medicare Supplement Rate Filing
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.006 Plan F (Basic)
Filing Type: Rate
Date Submitted: 09/18/2012
SERFF Tr Num: GRTT-128685485
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: GTLMZ2013AR

Implementation
Date Requested:
Author(s): Linda David
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 09/21/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.006 Plan F (Basic)
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Filing Company: Guarantee Trust Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 09/21/2012
State Status Changed: 09/21/2012
Deemer Date: Created By: Linda David
Submitted By: Linda David Corresponding Filing Tracking Number:

Filing Description:

Annual loss ratio and rate revision for our standardized medicare supplement plans.

Company and Contact

Filing Contact Information

Linda David, Product Analyst
1275 MILWAUKEE AVE 847-904-5639 [Phone]
GLENVIEW, IL 60025

Filing Company Information

Guarantee Trust Life Insurance CoCode: 64211 State of Domicile: Illinois
Company Group Code: 687 Company Type: Mutual
1275 Milwaukee Avenue Group Name: State ID Number:
1275 Milwaukee Avenue FEIN Number: 36-1174500
Glenview, IL 60025
(847) 460-4772 ext. [Phone]

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Guarantee Trust Life Insurance Company	\$50.00	09/18/2012	62805477

SERFF Tracking #:	GRTT-128685485	State Tracking #:		Company Tracking #:	GTLMZ2013AR
State:	Arkansas	Filing Company:	Guarantee Trust Life Insurance Company		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.006 Plan F (Basic)				
Product Name:	Individual Standardized Medicare Supplement Rate Filing				
Project Name/Number:	/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	09/21/2012	09/21/2012

State:	Arkansas	Filing Company:	Guarantee Trust Life Insurance Company
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.006 Plan F (Basic)		
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Disposition

Disposition Date: 09/21/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. No increase was requested.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Guarantee Trust Life Insurance Company	%	%				%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	Exhibits 1 & 2	Approved-Closed	No
Supporting Document	Rates	Approved-Closed	Yes

State:	Arkansas	Filing Company:	Guarantee Trust Life Insurance Company
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Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2012
Filing Method of Last Filing:	serff

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Guarantee Trust Life Insurance Company	%	%				%	%

SERFF Tracking #:	GRTT-128685485	State Tracking #:		Company Tracking #:	GTLMZ2013AR
State:	Arkansas	Filing Company:	Guarantee Trust Life Insurance Company		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.006 Plan F (Basic)				
Product Name:	Individual Standardized Medicare Supplement Rate Filing				
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved-Closed	09/21/2012
Comments:			
Attachment(s):			
AR-LTR.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Rates	Approved-Closed	09/21/2012
Comments:			
Attachment(s):			
Std Med Supp - AR_13.pdf			



Guarantee Trust Life Insurance Company

1275 Milwaukee Avenue – Glenview, Illinois 60025 – (847) 699-0600

September 13, 2012

Ms. Julie Benafield Bowman
Arkansas Department of Insurance
Seniors Insurance Network
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Annual Rate Filing - Standardized Medicare Supplement Forms
N.A.I.C. Company Code 687-64211
Federal ID Number 36-1174500
Company Filing Number GTLMZ2013AR

Dear Ms. Bowman:

Enclosed please find our annual rate filing for our standardized Medicare Supplement forms. No increase is being requested at this time. There are 3 policyholders currently in force in your state. The prior rate history for these forms is shown in the enclosed rate memorandum.

Your attention to this filing is greatly appreciated. If you have any questions, please call me at 1-847-904-5639, fax me at 1-847-699-0093 or e-mail me at Linda_David@gtlic.com.

Sincerely,

Guarantee Trust Life Insurance Company

Linda David
Product Analyst
Accident & Health Products

Encl.

Guarantee Trust Life Insurance Company - 2013 Gross Premiums - Arkansas
Standardized Medicare Supplement Policy Forms 9240D, and 9240F

Issue Age(s)	Mode	Plan D 9240D	Plan F 9240F
All	Annual	\$1,863.35	\$2,908.35
	Semi-Annual	\$968.94	\$1,512.34
	Quarterly	\$493.79	\$770.71
	Month Bank Draft	\$156.52	\$244.30
Under 65 Disabled	Annual	Not	Not
	Semi-Annual	Available	Available
	Quarterly		
	Month Bank Draft		

The above rates reflect current deductible and benefit levels. We anticipate that they will need to be adjusted each year to reflect deductible and/or benefit changes, trend, and utilization changes.

NAIC Co. Code: 64211
FEIN: 36-1174500

Applicable Zip Codes >

All

AR
15D409